

2009 RETIREES INSURANCE RATES (without State-funded benefits)

**RETIREE ELIGIBLE FOR MEDICARE
SPOUSE ELIGIBLE FOR MEDICARE**

COVERAGE LEVEL	SAVINGS	STANDARD	MEDICARE SUPP	BLUE CHOICE	CIGNA		DENTAL	DENTAL PLUS
SUBSCRIBER ONLY	N/A	336.36	354.36	409.40	453.20		11.71	20.60
SUBSCRIBER/SPOUSE	N/A	716.20	752.20	938.54	992.50		19.35	39.00
SUBSCRIBER/CHILD	N/A	493.60	511.60	689.42	784.04		25.43	42.56
FULL FAMILY	N/A	861.14	897.14	1,232.26	1,355.08		33.05	60.96

**RETIREE ELIGIBLE FOR MEDICARE
SPOUSE NOT ELIGIBLE FOR MEDICARE**

COVERAGE LEVEL	SAVINGS	STANDARD	MEDICARE SUPP	BLUE CHOICE	CIGNA		DENTAL	DENTAL PLUS
SUBSCRIBER ONLY	N/A	N/A	N/A	N/A	N/A		11.71	20.60
SUBSCRIBER/SPOUSE	N/A	734.20	752.20	938.54	992.50		19.35	39.00
SUBSCRIBER/CHILD	N/A	N/A	N/A	N/A	N/A		25.43	42.56
FULL FAMILY	N/A	871.06	889.06	1,232.26	1,355.08		33.05	60.96

**RETIREE NOT ELIGIBLE FOR MEDICARE
SPOUSE ELIGIBLE FOR MEDICARE**

COVERAGE LEVEL	SAVINGS	STANDARD	MEDICARE SUPP	BLUE CHOICE	CIGNA		DENTAL	DENTAL PLUS
SUBSCRIBER ONLY	N/A	N/A	N/A	N/A	N/A		11.71	20.60
SUBSCRIBER/SPOUSE	587.26	734.20	752.20	938.54	992.50		19.35	39.00
SUBSCRIBER/CHILD	N/A	N/A	N/A	N/A	N/A		25.43	42.56
FULL FAMILY	711.12	871.06	889.06	1,232.26	1,355.08		33.05	60.96

**RETIREE NOT ELIGIBLE FOR MEDICARE
SPOUSE NOT ELIGIBLE FOR MEDICARE
CHILDREN NOT ELIGIBLE FOR MEDICARE**

COVERAGE LEVEL	SAVINGS	STANDARD	MEDICARE SUPP	BLUE CHOICE	CIGNA		DENTAL	DENTAL PLUS
SUBSCRIBER ONLY	270.18	354.36	N/A	409.40	453.20		11.71	20.60
SUBSCRIBER/SPOUSE	587.26	752.20	N/A	938.54	992.50		19.35	39.00
SUBSCRIBER/CHILD	389.42	511.60	N/A	689.42	784.04		25.43	42.56
FULL FAMILY	711.12	897.14	N/A	1,232.26	1,355.08		33.05	60.96

**RETIREE NOT ELIGIBLE FOR MEDICARE
SPOUSE NOT ELIGIBLE FOR MEDICARE
ONE OR MORE CHILDREN ELIGIBLE FOR MEDICARE**

COVERAGE LEVEL	SAVINGS	STANDARD	MEDICARE SUPP	BLUE CHOICE	CIGNA		DENTAL	DENTAL PLUS
SUBSCRIBER ONLY	N/A	N/A	N/A	N/A	N/A		11.71	20.60
SUBSCRIBER/SPOUSE	N/A	N/A	N/A	N/A	N/A		19.35	39.00
SUBSCRIBER/CHILD	389.42	511.60	529.60	689.42	784.04		25.43	42.56
FULL FAMILY	711.12	897.14	915.14	1,232.26	1,355.08		33.05	60.96